IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Charles R. Haskins

Serial No.: 09/381.243

Filing Date: January 21, 2000

For: Method and System for Establishing,

Monitoring, and Reserving a Guaranteed

Minimum Value Return on Select

Investments

Examiner: SUBRAMANIAN, Narayanaswamy

Art Unit: 3692 Confirmation No.: 3704

CERTIFICATE OF ELECTRONIC TRANSMISSION UNDER 37

C.F.R. 1.6(a)(4)

I hereby certify that this correspondence, including listed enclosures, is being electronically transmitted in Portable Document Form (PDF) through EFS-Web via Hyper Text Transfer Protocol to the United States Patent and Trademark Office on:

Dated: Detember 10, 2007

Signed: Leble James

RESPONSE TO RESTRICTION REQUIREMENT

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

Applicant has considered the Office Action mailed September 10, 2007 and offers the following amendments and remarks. This response is being filed with a two month extension of time on or before December 10, 2007, thus making it a timely response. Although the Applicant does not believe any additional fees are required, the Commissioner is authorized to charge any additional fees that may be required, or credit any overpayment to Deposit Account No. 50-0310 (Our Docket No. 064385-5030).

1-DA/2048232.1